

Bank: JSC CARTU BANK

Date: 30/09/2011

sheet N1

Balance Sheet

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N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	7,745,783	5,009,922	12,755,705	5,814,918	6,944,412	12,759,330
2	Due from NBG	5,212,892	12,009,463	17,222,355	18,359,179	5,255,639	23,614,818
3	Due from Banks	28,172,861	21,424,339	49,597,200	23,449,211	23,224,723	46,673,934
4	Dealing Securities	0	12,507,307	12,507,307	0	3,614,841	3,614,841
5	Investment Securities	14,475,433	0	14,475,433	13,644,918	0	13,644,918
6.1	Loans	113,470,555	321,605,756	435,076,311	107,879,793	330,763,554	438,643,347
6.2	Less: Loan Loss Reserves	-9,416,843	-48,161,999	-57,578,842	-13,973,569	-50,312,351	-64,285,920
6	Net Loans	104,053,712	273,443,757	377,497,469	93,906,224	280,451,203	374,357,427
7	Accrued Interest and Dividends Receivable	1,331,213	7,270,455	8,601,668	2,467,833	6,112,982	8,580,815
8	Other Real Estate Owned & Repossessed Assets	11,440,894	X	11,440,894	9,318,834	X	9,318,834
9	Equity Investments	5,758,160	3	5,758,163	2,072,360	3	2,072,363
10	Fixed Assets and Intangible Assets	15,070,157	X	15,070,157	14,993,212	X	14,993,212
11	Other Assets	6,919,124	598,822	7,517,946	5,377,470	541,566	5,919,036
12	TOTAL ASSETS	200,180,229	332,264,068	532,444,297	189,404,159	326,145,369	515,549,528
	LIABILITIES						
13	Due to Banks	55,957	17,284,865	17,340,822	53,791	15,854,938	15,908,729
14	Current (Accounts) Deposits	29,158,105	31,203,056	60,361,161	20,160,824	15,639,427	35,800,251
15	Demand Deposits	4,487,859	14,132,713	18,620,572	5,477,305	23,956,355	29,433,660
16	Time Deposits	1,247,504	26,957,246	28,204,750	1,190,860	25,166,341	26,357,201
17	Own Debt Securities			0			-
18	Borrowings	0	26,516,679	26,516,679	0	29,138,952	29,138,952
19	Accrued Interest and Dividends Payable	51,763	1,570,850	1,622,613	25,697	1,677,036	1,702,733
20	Other Liabilities	3,975,586	1,335,428	5,311,014	2,793,409	1,763,131	4,556,540
21	Subordinated Debentures	0	226,726,500	226,726,500	0	246,573,600	246,573,600
22	Total Liabilities	38,976,774	345,727,337	384,704,111	29,701,886	359,769,780	389,471,666
	EQUITY CAPITAL						
23	Common Stock	54,716,000	X	54,716,000	54,716,000	X	54,716,000
24	Preferred Stock	0	X	0	0	X	-
25	Less: Repurchased Shares	0	X	0	0	X	-
26	Share Premium	0	X	0	0	X	-
27	General Reserves	5,938,034	X	5,938,034	5,638,034	X	5,638,034
28	Retained Earnings	87,086,152	X	87,086,152	65,723,828	X	65,723,828
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	Total Equity Capital	147,740,186	X	147,740,186	126,077,862	X	126,077,862
31	TOTAL LIABILITIES AND EQUITY CAPITAL	186,716,960	345,727,337	532,444,297	155,779,748	359,769,780	515,549,528

General Director

Chief Accountant